I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on November 19, 2008.

PATENT Attorney Docket No.: 020375-002100US

TOWNSEND and TOWNSEND and CREW LLP

By: /Tara N. Damhoff/
Tara N. Damhoff

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

John Joseph Mascavage, III, et al.

Application No.: 10/076,036

Filed: February 13, 2002

For: BUTTONS FOR PERSON TO

PERSON PAYMENTS

Customer No.: 20350

Confirmation No.: 7402

Examiner:

Lindsey M. Maguire

Art Unit:

3692

AMENDMENT

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 19, 2008, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.